

IN RE:

PAUL D. PRATT  
PAMELA G. PRATT  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-20173

Chapter 13

Document No.: 35

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 12th day of April, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

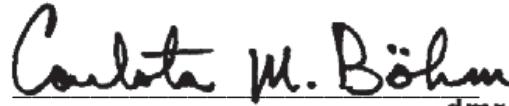
(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
4/12/22 10:41 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:

  
Carlota M. Böhm

dmr

Chief United States Bankruptcy Court Judge

In re:

Paul D. Pratt

Pamela G. Pratt

Debtors

Case No. 19-20173-CMB

Chapter 13

District/off: 0315-2

User: auto

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Date Rcvd: Apr 12, 2022

Form ID: pdf900

Total Noticed: 32

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Paul D. Pratt, Pamela G. Pratt, 216 Grant Street, Greensburg, PA 15601-1937
15009670	+ Arvest Bank, c/o Sharon L. Stolte, 4600 Madison Ave., Ste. 1000, Kansas City, MO 64112-3042

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2022 23:46:11	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 12 2022 23:38:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14978173	Email/Text: bankruptcy@arvest.com	Apr 12 2022 23:38:00	Arvest Bank, Attn: Bankruptcy, Po Box 11110, Fort Smith, AR 72917
14978172	Email/Text: bankruptcy@arvest.com	Apr 12 2022 23:38:00	Arvest Bank, Pob 799, Lowell, AR 72745
14978176	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 12 2022 23:46:01	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14978174	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 12 2022 23:46:01	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14978175	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 12 2022 23:45:54	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14998332	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 12 2022 23:45:54	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14978178	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2022 23:45:57	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
14978179	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2022 23:46:13	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15017358	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2022 23:46:13	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14978180	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2022 23:46:13	Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
14978181	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2022 23:45:57	Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14978183	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2022 23:46:05	Citibankna, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14978182	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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User: auto

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14978184	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2022 23:46:05	Citibankna, Po Box 769006, San Antonio, TX 78245-9006
14978185	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2022 23:46:05	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14978187	Email/Text: mrdiscen@discover.com	Apr 12 2022 23:38:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
14983409	Email/Text: mrdiscen@discover.com	Apr 12 2022 23:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14978188	+ Email/Text: mrdiscen@discover.com	Apr 12 2022 23:38:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14985931	+ Email/Text: dplbk@discover.com	Apr 12 2022 23:38:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15015147	Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2022 23:46:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15201828	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2022 23:45:55	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15012802	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2022 23:46:03	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14979165	+ Email/PDF: rmscidi@recoverycorp.com	Apr 12 2022 23:45:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14978190	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 12 2022 23:38:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14978189	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 12 2022 23:38:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
14989328	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 12 2022 23:38:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14978191	+ Email/PDF: gecscdi@recoverycorp.com	Apr 12 2022 23:45:59	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
14978192	+ Email/PDF: gecscdi@recoverycorp.com	Apr 12 2022 23:46:08	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
14978186		Discover Bank
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14978177	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com
Lauren M. Lamb	on behalf of Debtor Paul D. Pratt julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Pamela G. Pratt julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8